

To whom it may concern,

I am greatly distressed by the proposal of these new FTC rules, as they would very adversely affect my newly growing business! I have only recently become involved with Team Builders (2 1/2 months ago). I have always been interested in offers such as what they presented, so when it was offered to me, I signed up as soon as I was financially able. I immediately began reviewing the training information provided with my enrollment in the system. It was phenomenal! The instructional CD not only told me step by step how to get my business started right, and right away, it also sparked me to remember my dreams, set goals and strive for them! The instructional system did more yet than that, it also reminded me of the humanitarian reasons for striving for success! Some of these reasons included a strong desire to help my friend, relations, my fellow man, and my community! Desires that were within me all along, but had been lulled to sleep by the day-to-day rat race of MERE survival.

My first goal in Team Builders is to reach an income level where my husband can stop working his job and join me in the pursuit of our other goals in Team Builders. Goals like early retirement, travel, and time to spend with friend & family all over the US!

These are not pie in the sky dreams, I see them as very realistic! However using traditional employment and self-employment as our means, we were finding it all but impossible to achieve these meager goals. Our dreams were quashed! Now our dreams are revived! We have hope! I see no reason why we cannot reach our goals. I see no reason why others cannot follow where we are already headed!

Now, absolutely I understand that this opportunity is not a way to "*Get Rich Quick*" I was well informed of this when I was first enrolled, in fact it was presented to me more as a way to commerce, saving me time in the grocery stores, not so much as a way to make a living, much less get rich. I was informed there *was* in income potential, though I really didn't understand the scope of it until I began reviewing the training materials. Of course I always provide these same materials to my new partners immediately! These training materials really emphasize the commitment level required to turn this opportunity into a career. This commitment *is never* understated or made light of! And should there be any miscommunication, misunderstanding or even dissatisfaction, all of the materials are fully refundable. The entire start-up cost consists of the purchase of tangible tools and materials. There are no "head-hunter" fees.

I really believe that the requirement of a waiting period of any kind would be detrimental to the conduction of our business. Such a requirement could interfere with the natural line of sponsorship, and should not be a requirement.

I also feel the requirement to provide 10 references in the area would be especially detrimental, as we are expanding into new areas and there may be no references locally to draw upon. This requirement is also detrimental, as it could be misleading, because all results of operating this business are completely dependant on the commitment level of each individual. This should not be a requirement.

I also feel there should be no requirement to disclose prior litigation, as the conduct of one Independent Business Operator in no way affects the business practices of another. This requirement would open up legitimate companies to false accusations. Meanwhile, dishonest companies would simply ignore the rule.

The requirement of separate income disclosures for each level of income would also be counterproductive and misleading. If disclosures are needed, require a simple, standard, easily understood disclosure such as "average monthly gross income for 'active' IBOs."

I feel the requirement for financial substantiation is a violation of my right to privacy and should not be required.

In short, I feel that many of these proposed regulations are specifically punitive and are deliberately designed to interfere with the profitability of Quixtar & similar or associated business ventures. These proposals are unfair and should be revamped.

Sincerely,

Karla Messano